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Jingle the Jackpot

PSCU wants to ring in the holidays with style. So we are celebrating **12 days of Christmas** with a **Jingle the Jackpot raffle**. Now is the time to get that new car, with the great year-end deals so many car companies are offering. Beginning Dec 1st through Dec 12th when you close an auto loan over \$20,000 with PSCU, we will deposit \$300 into our jackpot. Each loan closed will increase the jackpot by \$300.

The amount of jackpot will be contingent on how many qualifying auto loans are closed within program dates. Anyone who closes a loan will then be placed into the raffle to win a portion of the jackpot! First place wins 65%, second place 25% & third place 10%. The random drawing will be held on December 17, 2014. Please go to any branch office for complete details.



Your Financial Future

Your invited to attend a seminar on "Funding Education"

Hosted by: Tom Landis
Date: Thursday, November 13th at 5:30 pm
Location: Cadillac Branch of PSCU - 3044 W. Grand Blvd. in Detroit

 **LPL Financial**

 **PUBLIC SERVICE CREDIT UNION**

Space is limited - Reserve your seat today!
Call 248-662-2000
Or Tom.Landis@LPL.com

Light refreshments will be served.



Your Invited to attend a seminar on "Funding Education" Hosted by Tom Landis at our Cadillac branch (3044 W. Grand Blvd. in Detroit) on Thursday, November 13th at 5:30pm -Call 248-662-2000 or email Tom.Landis@LPL.com

Don't WAIT - Space is Limited!



You could WIN a Turkey

Stop into any branch location between November 5th and November 21st to update your email information and guess how many candy corn packets are in our jar. You could win a turkey for the holidays! We will have lots of winners – don't delay, hurry in today!



Just in Time for the Holidays

Are your holidays hectic? With the Skip-A-Pay offer from PSCU, we can help you through the craziest of holiday seasons.

It's so easy, just contact us via email, phone or website... then one of our MSP representative will be happy to assist you.



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15% Over Limit

It's that time of year again... you may need to increase your credit limit during the holidays. From November 19, 2014 through January 31, 2015, as a PSCU member in good standing, you may go over your line of credit by 15%.

***Going over limit IS REPORTED on a credit report and can negatively impact your credit score. With the increased line of credit, your payment will automatically adjust according to your balance. Payment is based on \$30 per thousand.**



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Happy Birthday - REDFORD!

Everyone loves a birthday party! So why not come and celebrate Redford's one year anniversary with us! On November 21st, we will have cake, refreshments, fun raffles and home videos of when Redford was a newborn... (Just kidding about the last part)

But wait... what kind of birthday party would we be having without toys?! Our PSCU truck will be joining the party to collect toys for the Redford Chamber! We will be partnering with the local Redford businesses to help brighten up the holidays for some local children. Please consider bringing an unwrapped new toy to our Redford location on November 21st let's celebrate!





Holiday Hours

In observation of the upcoming holidays
all branches of PSCU will be
CLOSED on

Tuesday, Nov. 11th
in honor of Veteran's Day

Thursday, Nov. 27th
for Thanksgiving Day

Great Automobile Choices for Older Drivers

Comfort and versatility highlight these models

There are so many options on the road today it can be dizzying. As you get older, automotive needs change and priorities shift, but you still want a vehicle that is safe and reliable and also offers the comfort and versatility you need.

Here are three vehicles that are perfect for you as you get older.

Toyota Avalon - The 2014 Toyota Avalon starts at an MSRP of \$31,340 and is available in traditional and hybrid models. The standard Avalon is powered by a 3.5-liter V6 that produces 268 hp and 248 lb/ft of torque through a silky smooth six-speed automatic transmission. Standard features include leather upholstery with heated front seats, a backup camera and Smart Key system. Other options as you climb the trim levels include a moon roof, a Navigation system and safety features like Blind Spot Monitoring, Rear Cross Traffic Alert and HID QuadraBeam headlights. The Hybrid model is the most fuel-efficient model and can achieve up to 40 mpg city and 39 mpg highway.



"Its striking exterior is further bolstered by a premium interior befitting the finest Lexus sedan," Kelley Blue Book noted. "Taut driving dynamics, a smooth ride and a silent cabin are also mainstays of Toyota's flagship, as are the cutting-edge yet user-friendly in-vehicle audio and navigation systems."

MAZDA5 - If you're looking for the versatility and utility of a minivan, but don't want the bulk and size associated with most minivans, then you'll want to check out the 2014 MAZDA5. With a starting MSRP of \$20,140, the MAZDA5 is cheaper than virtually all major competitors and was named a Best Cars for the Money Winner by *US News*. With seating for up to six people and up to 97.7 cubic feet of cargo space available behind the first row seats, you handle nearly any task from picking up grandkids or a road trip with loads of luggage.

"Unlike many modern full-size people haulers, the compact Mazda5 lives up to its minivan billing with compact dimensions, a versatile interior and nimble driving dynamics," Left Lane News said.

Subaru Outback - If you're looking for a balance between minivan and sedan, the 2015 Outback is an

awesome choice. Starting at an MSRP of \$24,895, the five-passenger wagon is available with two engines, a 2.5-liter four-cylinder that can achieve up to 33 mpg highway or a 3.6-liter V6 that cranks out up to 256 hp. A maximum cargo capacity of 73.3 cubic feet is also standard. There are plenty of amenities that help the Outback stand out too including a power rear gate, seven-inch Harman Kardon infotainment system and a Navigation system. Safety is always paramount on Subaru models, and the Outback is no different with the EyeSight driver assist system available as an option and it was even named a "2014 Top Safety Pick+" by the Insurance Institute for Highway Safety.

"This car's charm is not hard to pinpoint. The Outback oozes appeal in the pragmatic transportation sense, if not the car-folk sense," *Autoweek* said. "With palpable refinements throughout, the 2015 makes a solid case as the ultimate automotive appliance."

There are plenty of other good options, but regardless of which model you choose, stop by and let us help you with the financing.

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DIY Ways to Prep Your House for Winter

Do-it-yourself solutions for home repair come wintertime

As fall morphs into winter and temperatures increasingly drop, you may notice cooler weather inside your home as well. One reason: Things like cracks in window panes, poorly insulated water heaters and clogged air filters can mean your home is not acquiring its maximum energy efficiency.

You could hire a contractor or other worker to fix a hole in your window letting cold air in, or affix insulation to your attic walls — but that can be a hassle, breaking your budget and butting into your schedule. The good news is there are easy projects you can do yourself around your home to prepare for winter — that will save you time and energy, won't cost you an arm and a leg, and you can do it on your own time, whenever you please.

Here are some common problems that occur in homes when winter arrives, and how you can fix them — all by yourself.

Seal holes and gaps in walls and windows

Gaps and cracks in your foundation and walls can cause chilly air, and sometimes even rodents, to sneak inside your home.

"It doesn't take much to get rid of that outdoor draft that comes in," says Jan Cregier, owner of Interior Expressions by Jan in Bartlett, Ill., and a member of the national board of the Interior Design Society (IDS). All you need to fill the holes are some foam and caulk, which can be found at nearly every local hardware store. Use an adhesive foam around window and door gaps and expanding foam for sealing cracks and pipes. Also try a paintable caulk, which comes off easily if you're mistake prone (and it will last for years to come).



Add insulation

Insulation's job? To keep warm air inside and keep cold air out.

"It's amazing how even a small draught can make a room a lot colder, so if you can cut that bit of air out it immediately makes a difference," says Claire Potter, an interior designer. Use rolls of foam

insulation, which are inexpensive yet still get the job done. Additionally, mineral wool, glass fiber and recycled paper products work just as well to insulate your home. When installing insulation, remember to wear protective face ware such as a mask or goggles and protective clothing. For installation tips, see Energy Star's suggestions at http://www.energystar.gov/index.cfm?c=diy.diy_index.

Give doors and windows an upgrade

The most energy efficient windows are double- and triple-pane. At your local store, look for "low-emissivity" (low-E) window glass that's been treated with an invisible metallic coating, which saves energy and reflects heat.

"It's kind of like putting sunglasses on your window," says Anna Marie Mavrakis, president of Mavrakis Construction and Cottage Draperies & Interiors in Canton, Ohio, and president of IDS. An even easier option is covering the inside of your windowpanes with Frost King, a removable polyurethane film. All you need is a hair dryer to shrink and pull the plastic tight to avoid wrinkling.

Fill cracks in flooring

As much as 10 percent of heat can be lost through floors if they're not properly insulated, according to the National Energy Foundation (NEF). The easiest fix is placing a decorative rug on the floor or installing carpet, but if you're set on your hardwoods, some filler will do to heal the cracks.

"Floorboards and skirting boards can contract, expand or move slightly with everyday use, so you should use a filler that can tolerate movement," the NEF recommends. Note: A silicone-based filler is a good example of one that can tolerate movement.

Pay attention to air filters

A dirty or clogged air filter means that central air will have to work overtime to heat your home — and that can be costly. It's important to change your filters every one to three months, but especially when it gets cooler outside. A great choice of filter is a pleated one, which may capture more dirt. You can do this yourself in a matter of minutes, and filter replacements can be picked up at your local hardware store.

All it takes are a few quick fixes and your home will be warm, cozy, and best of all, energy efficient come the arrival of Old Man Winter.

